User Manual

OBTFPM- Export LC Advise

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Oracle Banking Trade Finance Process Management User Guide
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Contents

Oracle Banking Trade Finance Process Management-Export LC Advise

Welcome to the Oracle Banking Trade Finance Process Management (OBTFPM) You Manual. This manual provides an overview on the OBTFPM application and takes you through the various steps involved in creating and processing trade finance transactions.
This document will take you through on how to create and handle trade finance transaction in OBTFPM.
This document is intended for helping you to conveniently create and process trade finance transactions in OBTFPM

1. Overview of OBTFPM

OBTFPM is a trade finance middle office platform which enables your bank to streamline the trade finance operations.
With OBTFPM, customers can send request for new trade finance transaction either by visiting the branch (Non Online channels) or through SWIFT/Trade Portals/ other external systems (Online Channels).
OBTFPM has customer specific templates that enable fast and easy processing of Trade transactions that reoccur periodically.

1.1 Benefits

OBTFPM application provides service for the customers and financial institutions. This service helps the corporate clients to manage and control multiple Trade Finance Transaction across the Globe in different currencies. OBTFPM allows you to:

- Handle all Trade Finance transactions in a single Platform
- Provides audit trail from the creation to closure of the transaction
- Amount block support for customer account
- Create acknowledgement to Customers
- Enable uploading of related documents
- Integrated with back end applications for tracking limits, creating limit earmarks and amount blocks, checking KYC, AML and Sanction checks status
- Create, track and close exceptions for the above checks.

1.2 Key Features

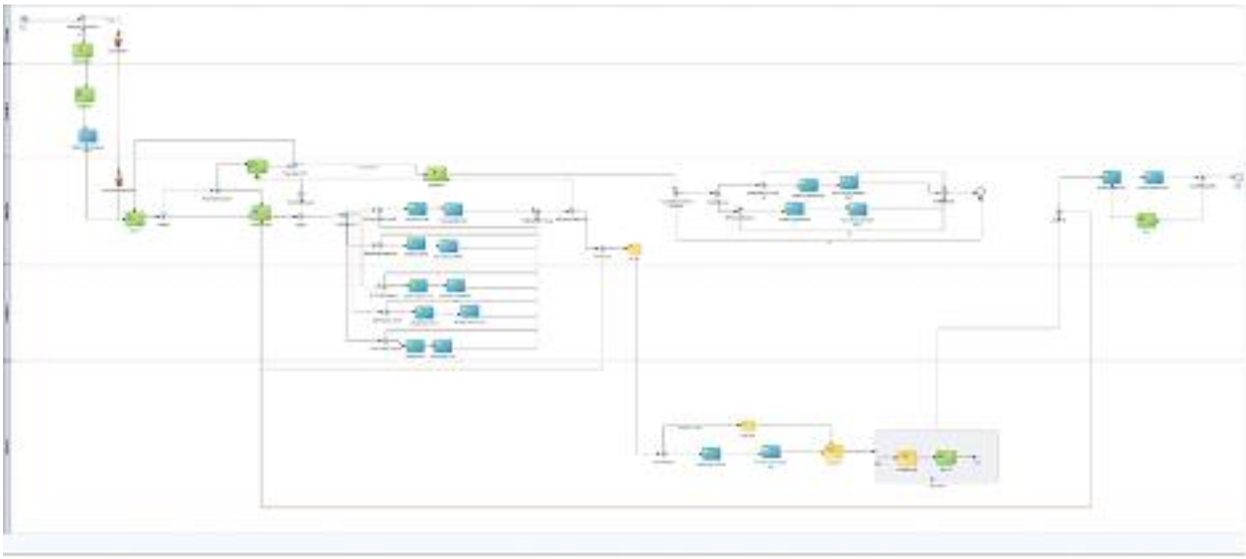
- Stand-alone system agnostic to backend application
- Requires very little change to bank's existing core systems
- Faster time to market
- Capability to interface with corporate ERP and SWIFT to Corporate
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes

1.3 Export LC Advise

An Export LC Advise is a Trade Finance transaction where the Applicant (Importer) approaches a their bank (Issuing Bank) to issue a Letter of Credit favoring the beneficiary (Exporter). The Letter of Credit is advised to the beneficiary through the Advising Bank. The Advising Bank authenticates the incoming message and advises the same to the beneficiary. The various stages involved for Advise of an Export Letter of Credit are

- Receive and Verify Document (Non Online Channel)- Registration Stage
- Input Application Details
- Upload of related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details (Online/Non Online Channels)- Scrutiny Stage
- Input/Modify Details of LC - Data Enrichment Stage
- Check for Limit Approval (In case of Confirmation)
- Check for Amount Block
- Check for Sanctions & KYC
- Earmark Limits/Collaterals/Amount Block (In case of Confirmation)
- Capture Remarks
- Handoff to Backoffice

1.4 Export LC Advise - Process Flow Diagram



1.5 Registration

1.5.1 Main

To initiate an export LC Advise through the registration process, you have to login to the OBTFPM application with appropriate credentials. On login, you will be able to view the dashboard screen with menus and, widgets mapped for your profile.

Export LC advising process is initiated through registration only for LC that are physically received in the branch/ front office and the LC received through SWIFT are processed straight from Scrutiny stage.

Initiate

From the dashboard, either from the ‘create new’ or from the left menu bar, you will be able to register an Export LC Advise received at the desk.

On selecting Export LC Advise, a new screen will open to capture the details.

You can provide the basic application details.

Application Details

Beneficiary Name:

You will be able to select the beneficiary customer from the LOV. LOV search is not case sensitive

On selecting the customer and tab out customer details will be defaulted

If beneficiary is a customer of the bank, system will check for valid KYC status. If KYC status is not valid, system will display override.

Branch: System to default the customer home branch, you can modify before submit of request.

Currency Code:

1. You are allowed to type the currency code. On entering the first character, the currencies matching the letter will be filtered.

2. From the drop list you can select

Amount:

You can enter the LC amount here. Currency specific formatting is available. You can type

1T amount to display 1,000.00, 1M to display as 1,000,000.00 (considering the decimals as per currency definition)

Priority:

System will default the Priority based on Priority Maintenance. You can change the value.

Values are: High, Medium and Low

Submission Mode: Modes can only be - Desk, Courier in registration stage. System will default Desk. You can change the value to Courier.

Process Reference Number: This will get auto-generated. This is a 16-digit sequence no. uniquely identifying the transaction.

Advising Date: System will default this field to the system date of the branch. This cannot be backdated, but system will update this to approval date if approval is on a later date.

Issuing Bank: You can search through LOV. Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available),

b) Name and address of the bank

On selection of the record if swift code is available then swift code will be populated, if swift code is not available then the bank's name and address will be populated.

LC Details

You can skip or opt to enter details in the following fields in Registration stage.

Product Code: You can either type the product code or use the Look up to select the product code. Product code related to Export LC will only be displayed for you to select.

Product Description: Product Description will get auto-populated, based on selected Product Code.

Advising Bank: a. if your bank is advice through bank then the advising bank details are captured here.
b. If your bank is the advising bank then this field will not be captured and if
Advice through bank (ATB) is blank then the LC is being directly advised to the beneficiary
If Advise through bank (ATB) has value then the LC is further advised to the ATB who in turn is advising it to

the beneficiary.
c. There will be validation against ATB field that both advising and ATB fields cannot have value.
d. You can search through LOV,
Party type with banks will only be displayed in LOV.
The system will display the
i) SWIFT code (if available),
ii) Name and address of the bank
On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address will be defaulted.

Form of Documentary Credit: System will default IRREVOCABLE
You can choose one of the following values: IRREVOCABLE, IRREVOCABLE TRANSFERRABLE, IRREVOCABLE STANDBY, IRREVOC TRANS STANDBY, REVOCABLE, REVOCABLE TRANSFERRABLE, REVOCABLE STANDBY, and REVOC TRANS STANDBY

Documentary Credit Number: You can enter the issuing bank's LC reference number.

Contract Reference Number: Contract Reference Number will be defaulted by the system based on selected Product Code.

Reference to Pre-Advice: You can enter the details. No validations will be done.

Date of Issue: You can capture the Date of Issue of LC. If the date is later than branch date, system will display error.

Applicable Rules: System will default UCP LATEST VERSION. You will be able to select Applicable Rules from the following :values - UCP LATEST VERSION,EUCP LATEST VERSION,UCPURR LATEST VERSION,EUCPURR LATEST VERSION,OTHR,ISP LATEST VERSION

Date of Expiry: You can capture. System will display error if this date is earlier than Date of Issue. If expiry date is equal to issue date override message will be displayed.

Place of Expiry: You will be able to provide Place of Expiry as per LC.

Applicant Bank: You will be able to select the Applicant Bank if any. You can search through LOV; Party type with banks will only be displayed in LOV.
The system will display the
a)SWIFT code(if available) ,
b)name and address of the bank
On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.

Applicant Name: You can search and select if the applicant is a customer, if not, you can input the applicant details by choosing the WALKIN CUSTOMER.

Percentage Credit Amount Tolerance: You can input - numeric two-digit value. If Tolerance is more than 10%, override message will be displayed

Maximum Credit Amount: You can enter the value. There can be value either in 39A (Tolerance) or in 39B (Maximum Credit Amount) and not both.

Additional Amounts Covered: You will be able to provide amount in Additional Amounts Covered field.

Documents, Checklist& Remarks: You will be able to upload required documents along with application. Documents may be related to Invoice, LC application, Contract Details, etc.

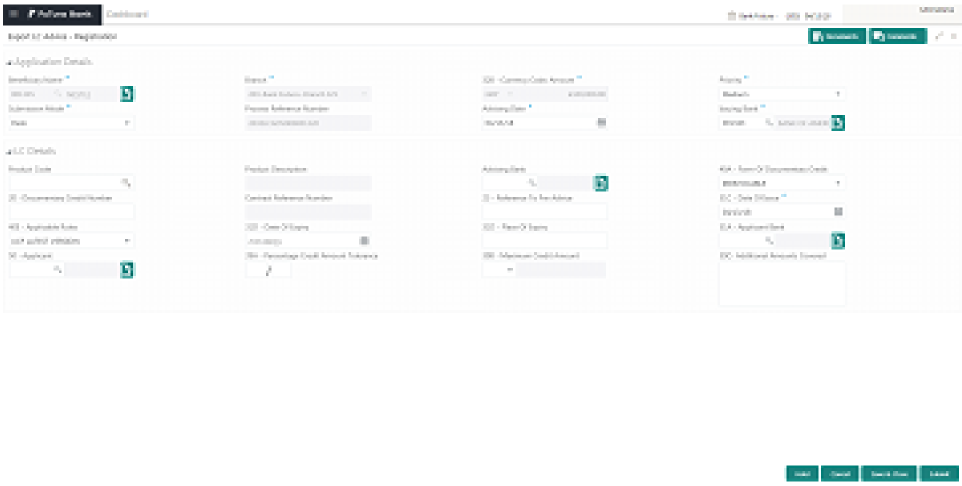
Documents: You can upload the Mail LC received from Issuing Bank

Checklist: You can verify the following checklist items.

- LC signed and stamped by Issuing Bank

- LC amount and currency are uniform across the application
- Amount in words and numbers are matching
- Verified the signature of the LC issuing official

Remarks: You can input remarks if any



Action Buttons-

a. **Submit** – On Submit, system will give confirmation message to you for successful submission. Task will get moved to next logical stage of Export LC Advising. If mandatory fields have not been captured, system will display error.

b. **Hold -**The details entered in the screen will be saved and the task will move to a pending stage.

c. **Save and Close -** The save and close button will enable you to save the details entered and keep the task in you queue for working later.

d. **Cancel** – The Task will be cancelled and system will clear the details captured in the screen

1.6 Scrutiny

1.6.1 Main

In Scrutiny main, you will be able to capture/review LC details.

From the dashboard you can filter 'Import LC Issuance' and the stage 'Scrutiny'. All the tasks available as per the search criteria will be displayed in the queue.

You can also acquire the free tasks that you are authorized to work on through widget or menu.

You will be able to enter/update the following fields. Some of the fields that are already having value from registration/online channels may not be editable

1.6.2 Application Details

The application details data segment will have values for requests received from both non online and online channels. In case of requests received from non- online channel, the details captured in Registration screen will be available in Scrutiny stage.

In case of online channels, most of the fields will be directly populated into the screen for all the stages right from Application Details. Some of the fields may be updated by the user.

All fields displayed under Application details section, will be read only except for the priority field.

Beneficiary Name:
Read -only field. Beneficiary name entered in Registration stage will be displayed

Branch: Read-only field. Customer's home branch will be defaulted by system.

Currency Code: Read-only field. 3 character currency code is displayed here.

Amount: Read-only field. LC amount is displayed here.

Priority: The priority maintained for the customer/ priority chosen by registration user is defaulted, but the value can be edited. Values are High, Medium and Low.

Submission Mode: Read-only field.

Non-Online channel- Value captured in registration is displayed.

Online channels- SWIFT will be displayed.

Process Reference Number – Read only – will be displayed as generated in Registration.

Advising Date: Read only field. Date from Registration stage is displayed here. System will update this to approval date if approval is on a later date.

Issuing Bank:

Read only field. Displayed as entered in Registration stage. SWIFT code or address of the issuing bank will be displayed.

1.6.3 LC Details

Fields will display data in which details are already provided in Registration Stage. Else, You will be able to provide data in the fields.

In case of online request received through SWIFT MT 700, all the relevant fields will be auto populated. You can edit some of the fields.

Product Code:

Non online channel – Read only if already captured in Registration stage.

Non-online channel – if not captured in registration and Online channel: The product code LOV will have all the product codes applicable for Export LC. You can select appropriate product.

Product Description: The product description for the product code selected will be populated.

Advising Bank: All channels - You can enter if not captured already and update if already entered.

a. a. if your bank is advice through bank then the advising bank details are captured here.

b. If your bank is the advising bank then this field will not be captured and if

Advice through bank (ATB) is blank then the LC is being directly advised to the beneficiary

If Advise through bank (ATB) has value then the LC is further advised to the ATB who in turn is advising it to the beneficiary.

c. There will be validation against ATB field that both advising and ATB fields cannot have value.

d. You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

i) SWIFT code (if available),

ii) Name and address of the bank

On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address will be defaulted.

Form of Documentary Credit:

You cannot update this field if request is received from Online Channel – SWIFT MT 700 – Read-only

You can updated the values in the field if already captured in Registration.

You can input the details if not captured in Registration

System will default IRREVOCABLE

You can choose one of the following values: IRREVOCABLE, IRREVOCABLE TRANSFERRABLE, IRREVOCABLE STANDBY, IRREVOC TRANS STANDBY, REVOCABLE, REVOCABLE TRANSFERRABLE, REVOCABLE STANDBY, and REVOC TRANS STANDBY

Documentary Credit Number:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the Issuing bank's LC reference Number if not captured in registration.

Contract Reference Number: Contract Reference Number will be defaulted based on selected Product Code for all channels. If already generated in registration, the same will be displayed.

Reference to Pre-Advice:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the reference Number if not captured in registration. No validations will be done.

Date of Issue:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the date if not captured in registration. -

Branch date to default, you can enter back date but not future date. System will error display if you enter date later than branch date.

Applicable Rules:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can input the details if not captured in registration. - System to default UCP LATEST VERSION.

You will be able to select Applicable Rules from the following values - UCP LATEST VERSION, EUCP LATEST VERSION, UCPURR LATEST VERSION, EUCPURR LATEST VERSION, OTHR and ISP LATEST VERSION

Date of Expiry:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the date of expiry if not captured in registration. Cannot be earlier than Date of Issue. If expiry date is equal to advise date override message to be provided.

Place of Expiry:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the details if not captured in registration. You will be able to provide Place of Expiry as per LC.

Applicant Bank:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the details if not captured in registration. You will be able to select the Applicant Bank if any. You can search through LOV; Party type with banks will only be displayed in LOV.

The system will display the
a) SWIFT code(if available) ,
b) Name and address of the bank
On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.
.

Applicant Name:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the details if not captured in registration.

You can search if the applicant is a customer, if not input the applicant details by choosing the WALKIN CUSTOMER

P**ercentage Credit Amount Tolerance:**

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the details if not captured in registration

You can capture - numeric two-digit value. If Tolerance is more than 10%, override message will be displayed

Maximum Credit Amount: You can enter the value:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the details if not captured in registration.

There can be value either in 39A (Tolerance) or in 39B (Maximum Credit Amount) and not both.

Additional Amounts Covered:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

If the request is received through Non online channel -You can update if already captured in Registration.

You can enter the details if not captured in registration

You will be able to provide amount in Additional Amounts Covered field.

Documents:

No documents for upload in this stage.

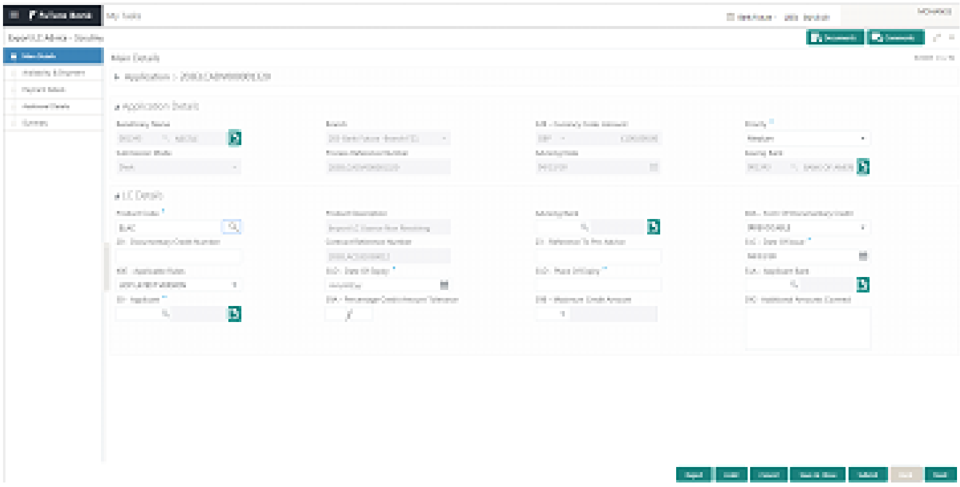
Checklist:

Below are the checklist items:

- Verified the documents uploaded
- Verified the Remarks Details
- Applicant Details and LC currency and amount entered in Registration stage are correct
- The terms of LC are not in violation of UCP or other applicable rules

Remarks:

You can capture remarks and see remarks captured during registration.



Note: This data segment contains certain PII (Personally Identifiable Information) fields and the corresponding field information will be masked in the data segment if the user identification has PII disabled at User maintenance level

Action Buttons

After providing required data you will be able to perform any of the below action –

a. **Submit** – On Submit, system will validate for all mandatory field values and the task will move to the next logical stage. If you submit without visiting other mandatory hops, then error message will be displayed and force you to visit mandatory tabs/update mandatory fields

b. **Hold** - You will be able to retain all the entered data and put the task on Hold. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display following Reject Codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You will be able to select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel** -You will be able to cancel the window and return to dashboard. The data input will not be saved.

e. **Next** – System will move the task to the next screen. System will validate that all the mandatory fields are captured and display error if not captured.

Note: This data segment contains certain PII (Personally Identifiable Information) fields and the corresponding field information will be masked in the data segment if the user identification has PII disabled at User maintenance level

1.6.4 Availability & Shipment

Application Details

All fields displayed under Application section will be read-only and fields will display data captured during registration stage in case of Non Online request and information populated direct from the channels in case of online requests. The data segment is collapsible and you can open or close the data segment.

Availability –

Available With:

ONLINE Channel: If the request is through online channel (SWIFT MT 700), then the value is defaulted here without any validation.

Non-Online Channel -

1. You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available)

b) Name and address of the bank

On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.

Here the swift id of the advising bank will also be available for pick up.

2. You can enter free text - (YOURSELVES, WITH ANY BANK etc.). In this scenario, system will not validate the input

Available By:

If the request is received through online Channel (SWIFT MT700)- The values available in the incoming message will be displayed here (Read-only)

Non online channel- You can choose any of the below values from pick list

BY ACCEPTANCE, BY DEF PAYMENT, BY MIXED PAYMENT, BY NEGOTIATION, BY PAYMENT

Drafts at Sight:

If the request is received through online Channel (SWIFT MT700), the values available in the incoming message will be displayed here (Read-only)

Non Online Channel - You will input any of the below options as per LC terms

1. SIGHT

2. NN DAYS SIGHT

3. USANCE (payable in full or parts)

a) NN DAYS FROM SHIPMENT DATE

(e.g. 1. 30 days from BL date

2. 10 % payable 30 days from BL date, 40 % payable 60 days from BL date 50 % payable 90 days from BL date)

b) NN DAYS FROM INVOICE DATE

c) NN DAYS FROM ACCEPTANCE

d) NN DAYS FROM DRAFT

4. MIXED

a) X percentage SIGHT (100-X) percentage USANCE FROM

i) NN DAYS FROM SHIPMENT DATE

ii) NN DAYS FROM INVOICE DATE

iii) NN DAYS FROM ACCEPTANCE

iv) NN DAYS FROM DRAFT

Drawee:

This field will be available only if drafts are available

If the request is received through online Channel (SWIFT MT700)- the value available in the incoming message will be displayed here (Read-only)

If the request is received through Non-Online Channel -You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available),

b) Name and address of the bank

On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.

Deferred Payment Details:

If the request is received through online Channel (SWIFT MT700)- The values available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can enter details.

If Available By filed is provided with value - BY DEF PAYMENT, only then this field can be entered

NN DAYS FROM SHIPMENT DATE

(e.g. 1. 30 days from BL date

2. 10 % payable 30 days from BL date, 40 % payable 60 days from BL date 50 % payable 90 days from BL date)

b) NN DAYS FROM INVOICE DATE

c) NN DAYS FROM ACCEPTANCE

d) NN DAYS FROM DRAFT

Mixed Payment Details:

If the request is received through online Channel (SWIFT MT700)- The values available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can enter details.

If Available By filed is provided with value - BY MIXED PAYMENT, only then this field can be entered

e.g... MIXED

a) X percentage SIGHT (100-X) percentage USANCE FROM

i) NN DAYS FROM SHIPMENT DATE

Ii) NN DAYS FROM INVOICE DATE

Iii) NN DAYS FROM ACCEPTANCE

IV) NN DAYS FROM DRAFT

Shipment –

Partial Shipment:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can select from the List of Values- ALLOWED/ CONDITIONAL/ NOT ALLOWED

Transshipment:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can select from the List of Values- ALLOWED/ CONDITIONAL/ NOT ALLOWED

Place of Taking in charge:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Port of Loading:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Port of Discharge:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Place of Final Destination:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Latest Date of Shipment:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Shipment Period:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

Good Details

Description of Good and/or Services code:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

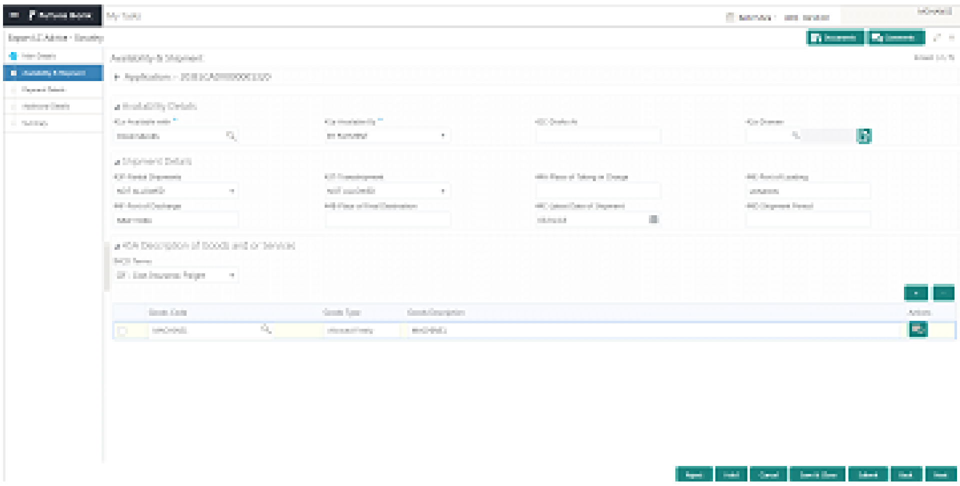
Documents, Checklist & Remarks:

Documents - Nil

Checklist:

Nil

Remarks: You will be able to capture remarks as well as see remarks made in the earlier screens/stages.



Action Buttons

After providing required data, you will be able to perform any of the below action –

a. **Submit** – On Submit, system will validate for all mandatory field values and the task will move to the next logical stage. If you submit without visiting other mandatory hops, then error message will be displayed and force you to visit mandatory tabs/update mandatory fields

b. **Hold** - You will be able to retain all the entered data and put the task on Hold. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display following Reject Codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You will be able to select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel** -You will be able to cancel the window and return to dashboard. The data input will not be saved.

e. **Back** – You will be able to visit the previous screen

f. **Next** – System will validate that all the mandatory fields are captured and display error if not. System will move the task to the next screen.

1.6.5 Payment

In this screen you can enter verify payment details for Export LC advising.

Application Details

All fields displayed under Application section will be read-only and fields will display data captured during registration stage in case of Non Online request and information populated direct from the channels in case of online requests. The data segment is collapsible and you can open or close the data segment.

Payment Details

Period of Presentation:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

You can capture in the following format- ((DAYS) (NARRATIVE). The no. of days with narrative available in the LC is entered.

Confirmation Instructions:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

You can select from the pick List the value CONFIRM/MAY ADD/WITHOUT

Requested Confirmation Party:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

1. Applicable only from Nov2018

2. Applicable only if field 49 - confirmation instruction is 'confirm' or 'may add'.

3. You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available),

b) Name and address of the bank

On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted. (Applicable even if the advising bank is the confirming bank)

Spl Payment conditions for beneficiary:

This field is applicable only from Nov 2018.

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

Spl Payment conditions for receiving bank:

This field is applicable only from Nov 2018.

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

Reimbursing:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

i) SWIFT code (if available),

ii) Name and address of the bank

On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.

Instructions to P/A/N Bank:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

You can use FFT and modify the description populated.

Advise through Bank:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available) ,

b) Name and address of the bank

On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.

System will validate that there is no value in Advising Bank field.

Sender to Receiver Information:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

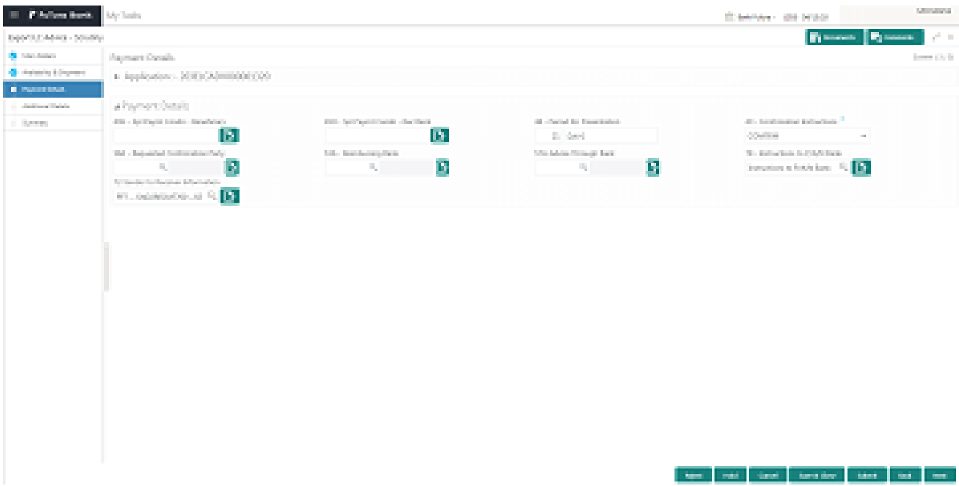
If the request is received through non-online channel, you can input the details.

Documents and Checklist:

Documents: No Documents required to be uploaded for this stage.

Checklist: Nil

Remarks: You will be able to capture remarks as well as see remarks made in the earlier screens/stages.



Action Buttons

After providing required data, you will be able to perform any of the below action –

a. **Submit** – On Submit, system will validate for all mandatory field values and the task will move to the next logical stage. If you submit without visiting other mandatory hops, then error message will be displayed and force you to visit mandatory tabs/update mandatory fields

b. **Hold** - You will be able to retain all the entered data on click of hold. Task will remain in Pending state.

c. **Reject -** On click of Reject, system will display the following Reject codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You would be able to select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel -** You will be able to cancel the task window and return to dashboard. The data input will not be saved.

e. **Save and Close** - On click of Save and Close you can close the task and reopen it to work later.

f. **Back** – On click of Back, system will move the task to the previous segment

g. **Next -** On click of Next, system will move the task to the next screen. If mandatory fields are not entered, system will display error.

As part of additional details screen, you will be able to verify if limits are available and update the details of the Limits and Collateral. You will also be able to check the defaulted charges and can modify or waive charges/ commissio

1.6.6 Additional Details

Application Details

All fields displayed under Application section will be read-only. The data segment is collapsible and you can open or close the data segment.

Limit Details

Limit Details will be available in a tile within the Additional details screen. You can drill down from the tile and the screen will open for you to capture details. This is a multi-grid section with facility to attach more than one line.

Customer ID: Issuing Bank customer ID will get defaulted.

Line ID: The various lines available and mapped under the customer id gets listed in the dropdown and you can choose. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available, if limit check fails, and the outstanding limit after the transaction value will be shown in the limit outstanding amount.

Contribution %: System will default this to 100%. You can change this. If contribution is more than 100%, system will display a override.

Once contribution % is input system will default the amount.

System to validate that Limit Contribution% plus Collateral % is equal to 100 and if it is less system will display override.

C**ontribution Currency**: The LC currency will be defaulted in this field

Contribution Amount: System will populate this based on the contribution %

Limit Check Response: Response can be ‘Success’ or ‘Limit not Available’ (on click of Verify)

Limit Available Amount: This field will display the value of available limit, i.e., limit available without any earmark. (On click of Verify)

b. **Collateral Details**

Collateral Type: Cash Collateral (CASA) will be the default value available as collateral type. You can select either Cash Collateral or Deposits

Collateral %: You will enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display override message.

Once collateral % is input system will default the amount.

System to validate that Limit Contribution% plus Collateral % is equal to 100. If the total is less than 100, system will display override.

Currency: The LC currency will be defaulted in this field

Contribution Amount: System will default the amount based on collateral %

Settlement Account: The CASA accounts of the issuing bank will be listed and you can choose the settlement account. You can verify the balance available in the settlement account by clicking on verify balance button.

Settlement Account Branch: This field defaults the branch in which the selected settlement account is maintained

Charges Details

After payment, on selecting <Next> and landing on the additional tab, the default commission, charges and tax if any will get populated.

If default charges are available under the product, they will be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from backend system.

Currency: System will default the currency in which the charges have to be collected

Amount: An amount that is maintained under the product code defaults in this field.

Modified Amount: From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.

Billing: If charges are handled by separate billing engine, then by selecting billing the details will be available for billing engine for further processing

Defer: You can defer the charges by checking this check box.

Waive: You can waive the charges by checking this.

If you change the defaulted charging to defer or billing or waive, system will capture the user details and the modification details in the ‘Remarks’ place holder.

Charge Party: Charge party will be Applicant by Default. You can change the value to Beneficiary

Commission Details

If default commission is available under the product, it will be defaulted here with values.

Currency: System defaults the currency in which the Commission has to be collected

Amount: An amount that is maintained under the product code defaults in this field.

Modified Amount: From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.

Rate: System defaults from product. You can change the rate.

Billing: If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing

Defer: If charges/commissions has to be deferred and collected at any future step, You can select this check box.

Waive: You can waive charges/commission by checking box.

If you change the defaulted Commission to defer or billing or waive, system will capture the user details and the modification details in the ‘Remarks’ place holder.

Charge Party: Charge party will be ‘Applicant’ by Default. You can change the value to Beneficiary

Tax Details

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level. Tax detail cannot be updated by you and any change in Tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

Currency: The tax currency is the same as the commission currency.

Amount: System defaults the tax amount based on the percentage of commission maintained.

71B- Charges from Beneficiary: You can input the amount to be collected from beneficiary on account of this transaction.

Revolving Details

If an LC is a revolving LC, the revolving details that are usually mentioned in the additional conditions field. You can verify the same and enter the details below. All the fields are optional.

Revolving: You can select if the LC is revolving or not using the slider button.

Revolving In: The LC can revolve with Time or Units. You can select the mode of revolving in this field.

Revolve Units: You can capture the units by which the LC revolves.

Revolving Frequency: In case the LC revolves with time, then this field will be updated. You can capture the frequency in days and months by which the LC revolves.

Next reinstatement date: Not Applicable

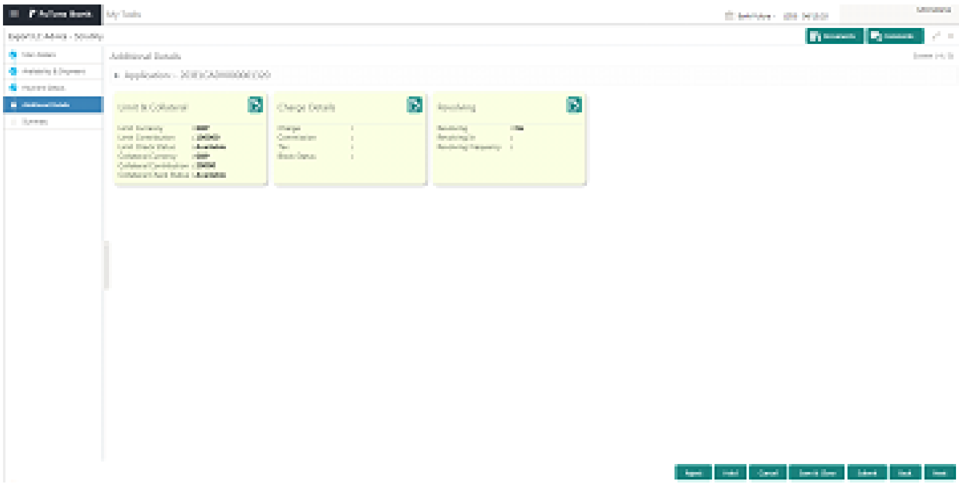
Cumulative: Not Applicable

Automatic reinstatement: Not Applicable.

Documents and Checklist:

Documents: No documents are required to be uploaded in this stage.

Checklists: Nil



Action Buttons

After providing required data you will be able to perform any of the below action –

Submit – On Submit, system will validate for all mandatory field values and the task will move to the next logical stage. If you submit without visiting other mandatory hops, then error message will be displayed and force you to visit mandatory tabs/update mandatory fields

H**old** - You will be able to retain all the entered data and can put the task on 'Hold'. Task will remain in Pending state.

Reject - On click of Reject, system will display the following Reject codes.
R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select one of the Reject codes and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

Cancel - You will be able to cancel the task window and return to dashboard. The data input will not be saved.

Save and Close - On click of Save and Close you will be able to close the task and reopen it to work later.

Back – On click of Back, system will move the task to the previous segment

Next **-** On click of Next, system will move the task to the next data segment. System will validate that all mandatory fields have value and display an error if any mandatory field has not been captured.

1.6.7 Summary

In this screen, you can see a summary of details so far captured by you. The details are presented in tiles. The tiles will display a list of important fields with values. You will be also able to drill down from summary Tiles into respective data segments and modify some of the values if required.

Description

Tiles Displayed in Summary

Main- You will be able to see details about application details and LC details.

Party Details –You will be able to see the party details like Applicant, Issuing bank etc.

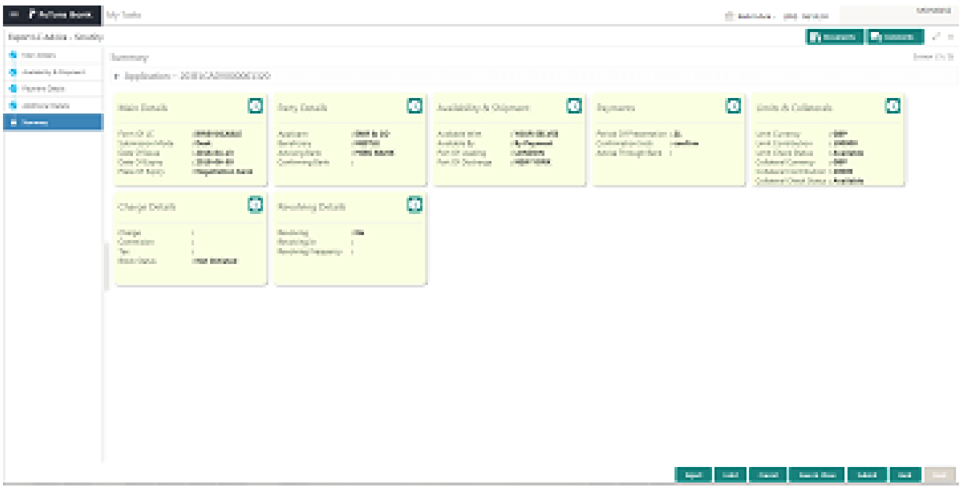
Availability and Shipment- You will be able to see already captured availability and shipment details.

Payments- You will be able to see all details related to payments.

Limits and Collaterals- You will be able to see details for limits and collateral if applicable

Charges- You will be able to see details provided for charges.

Revolving Details- You will be able to see more information on revolving LC if applicable.



Action Buttons

After providing required data you will be able to perform any of the below action –

a. **Submit** - On Submit, system will validate for all mandatory field values and the task will move to the next logical stage. If you submit without visiting other mandatory hops, then error message will be displayed and force you to visit mandatory tabs/update mandatory fields

b. **Hold** - You will be able to retain all the entered data and can put the task on 'Hold'. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display the following Reject codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel** - You will be able to cancel the task and return to dashboard. The data input will not be saved.

e. **Save and Close** - On click of Save and Close you will be able to close the task and reopen it to work later.

f. **Back** – On click of Back, system will move the task to the previous segment

1.7 Data Enrichment

1.7.1 Main

As part of data enrichment, you can enter/update basic details of the Export LC Advising request.

You will be able to enter/update the following fields. Some of the fields that are already having value from registration/online channels may not be editable.

Application Details

The application details data segment will have values for requests received from both non online and online channels.

All fields displayed under Application details section, will be read only except for the priority field.

Beneficiary Name:
Read -only field. Beneficiary name will be displayed

Branch: Read-only field. Customer's home branch will be defaulted by system.

Currency Code: Read-only field. 3 character currency code is displayed here.

Amount: Read-only field. LC amount is displayed here.

Priority: The priority maintained for the customer/ priority chosen by registration scrutiny user is defaulted, but the value can be edited. Values are High, Medium and Low.

Submission Mode: Read-only field.

Non-Online channel- Value captured in registration is displayed.

Online channels- SWIFT will be displayed.

Process Reference Number – Read only – will be displayed as generated in Registration.

Advising Date: Read only field. Date from Registration/ scrutiny stage is displayed here. System will update this to approval date if approval is on a later date.

Issuing Bank:

Read only field. SWIFT code or address of the issuing bank will be displayed.

LC Details

Fields will display data in which details are already provided in Registration / Scrutiny Stage. You will be able input/ update some fields.

In case of online request received through SWIFT MT 700, all the relevant fields will be auto populated. You can edit some of the fields.

Product Code:

Read- only field. Will be displayed as captured in Registration/ Scrutiny stage.

Product Description: Read-only field. Product description will be displayed.

Advising Bank:

For request received through online channel (SWIFT MT 700) – You can update if already available and you can enter if not captured already

For request received through Non- online channel – You can update if already captured and you can enter if not captured already

a. If your bank is advice through bank then the advising bank details are captured here.

b. If your bank is the advising bank then this field will not be captured and if

Advice through bank (ATB) is blank then the LC is being directly advised to the beneficiary

If Advise through bank (ATB) has value then the LC is further advised to the ATB who in turn is advising it to the beneficiary.

c. There will be validation against ATB field that both advising and ATB fields cannot have value.

d. You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

i) SWIFT code (if available),

ii) Name and address of the bank

On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address will be defaulted.

Form of Documentary Credit:

You cannot update this field if request is received from Online Channel – SWIFT MT 700 – Read-only

For request received through Non- online channel – You can update value captured already.

You can choose one of the following values: IRREVOCABLE, IRREVOCABLE TRANSFERRABLE, IRREVOCABLE STANDBY, IRREVOC TRANS STANDBY, REVOCABLE, REVOCABLE TRANSFERRABLE, REVOCABLE STANDBY, and REVOC TRANS STANDBY

Documentary Credit Number:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already

Contract Reference Number: Contract Reference Number would have been generated as part of product code selection in Registration/ Scrutiny.

Reference to Pre-Advice:

You cannot update this field if request is received from Online Channel – SWIFT MT 700 – Read-only

For request received through Non- online channel – You can update if already captured and you can enter if not captured already. No validations will be done.

Date of Issue:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already.

System will display error, if you enter date later than branch date.

Applicable Rules:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already

You will be able to select Applicable Rules from the following values - UCP LATEST VERSION, EUCP LATEST VERSION, UCPURR LATEST VERSION, EUCPURR LATEST VERSION, OTHR and ISP LATEST VERSION

Date of Expiry:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already

Cannot be earlier than Date of Issue. If expiry date is equal to advise date override message will be displayed.

Place of Expiry:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already

Applicant Bank:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update if already captured and you can enter if not captured already.

You will be able to select the Applicant Bank if any. You can search through LOV; Party type with banks will only be displayed in LOV.

The system will display the
a) SWIFT code(if available) ,
b) Name and address of the bank
On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.
.

Applicant Name:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already

You can search if the applicant is a customer, if not input the applicant details by choosing the WALKIN CUSTOMER

P**ercentage Credit Amount Tolerance:**

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update if already captured and you can enter if not captured already.

You can capture - numeric two-digit value. If Tolerance is more than 10%, override message will be displayed

Maximum Credit Amount: You can enter the value:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update if already captured and you can enter if not captured already.

There can be value either in 39A (Tolerance) or in 39B (Maximum Credit Amount) and not both.

Additional Amounts Covered:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update if already captured and you can enter if not captured already.

You will be able to provide amount in Additional Amounts Covered field.

Documents:

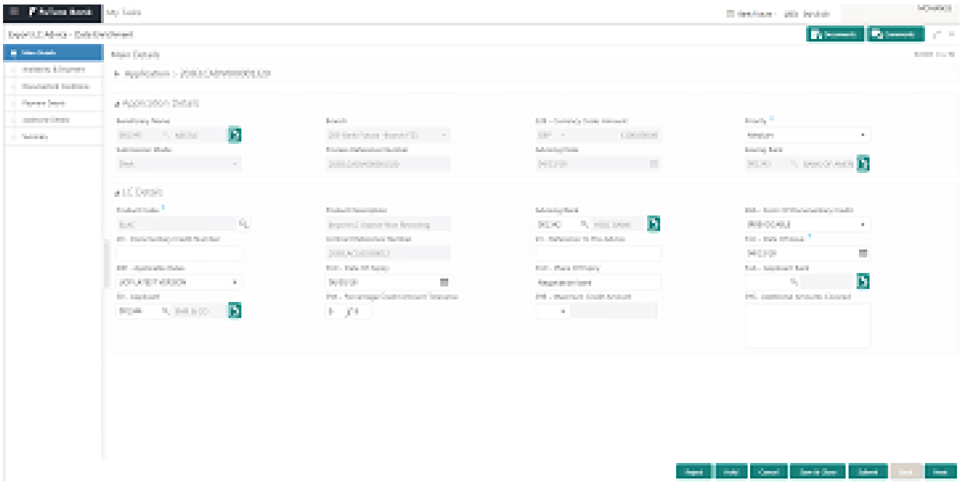
No documents for upload in this stage.

Checklist:

Nil

Remarks:

You can capture remarks and see remarks captured during registration.



Action Buttons

After providing required data you will be able to perform any of the below action –

a. **Submit** – This button will be enabled only for Summary screen.

b. **Hold** - You will be able to retain all the entered data and put the task on Hold. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display following Reject Codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You will be able to select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel** -You will be able to cancel the window and return to dashboard. The data input will not be saved.

e. **Next** – System will move the task to the next screen. System will validate that all the mandatory fields are captured and display error if not captured.

1.7.2 Availability and Shipment

Application Details

All fields displayed under Application section will be read-only and fields will display data captured during registration stage/ scrutiny stage in case of Non Online request and information populated direct from the channels in case of online requests. The data segment is collapsible and you can open or close the data segment.

Availability –

Available With:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already

1. You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available)

b) Name and address of the bank

On selection of the record if swift code is available, then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.

Here the swift id of the advising bank will also be available for pick up.

2. You can enter free text - (YOURSELVES, WITH ANY BANK etc.). In this scenario, system will not validate the input

Available By:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already- You can choose any of the below values from pick list

BY ACCEPTANCE, BY DEF PAYMENT, BY MIXED PAYMENT, BY NEGOTIATION, BY PAYMENT

Drafts at Sight:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already or input the details if not captured already. The options are:

1. SIGHT

2. NN DAYS SIGHT

3. USANCE (payable in full or parts)

a) NN DAYS FROM SHIPMENT DATE

(e.g. 1. 30 days from BL date

2. 10 % payable 30 days from BL date, 40 % payable 60 days from BL date 50 % payable 90 days from BL date)

b) NN DAYS FROM INVOICE DATE

c) NN DAYS FROM ACCEPTANCE

d) NN DAYS FROM DRAFT

4. MIXED

a) X percentage SIGHT (100-X) percentage USANCE FROM

i) NN DAYS FROM SHIPMENT DATE

ii) NN DAYS FROM INVOICE DATE

iii) NN DAYS FROM ACCEPTANCE

iv) NN DAYS FROM DRAFT

Drawee:

This field will be available only if drafts are available

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already and enter details if not captured already.

Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available),

b) Name and address of the bank

On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.

Deferred Payment Details:

You cannot update the field if request is received through online channel - SWIFT MT 700 (Read-only**).**

For request received through Non- online channel – You can update value captured already and enter details if not captured already.

If Available By filed is provided with value - BY DEF PAYMENT, only then this field can be entered

NN DAYS FROM SHIPMENT DATE

(e.g. 1. 30 days from BL date

2. 10 % payable 30 days from BL date, 40 % payable 60 days from BL date 50 % payable 90 days from BL date)

b) NN DAYS FROM INVOICE DATE

c) NN DAYS FROM ACCEPTANCE

d) NN DAYS FROM DRAFT

Mixed Payment Details:

If the request is received through online Channel (SWIFT MT700)- The values available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can enter details.

If Available By filed is provided with value - BY MIXED PAYMENT, only then this field can be entered

e.g... MIXED

a) X percentage SIGHT (100-X) percentage USANCE FROM

i) NN DAYS FROM SHIPMENT DATE

Ii) NN DAYS FROM INVOICE DATE

Iii) NN DAYS FROM ACCEPTANCE

IV) NN DAYS FROM DRAFT

Shipment –

Partial Shipment:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can select from the List of Values- ALLOWED/ CONDITIONAL/ NOT ALLOWED

Transshipment:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can select from the List of Values- ALLOWED/ CONDITIONAL/ NOT ALLOWED

Place of Taking in charge:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Port of Loading:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Port of Discharge:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Place of Final Destination:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Latest Date of Shipment:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

Shipment Period:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details.

Good Details

Description of Good and/or Services code:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details

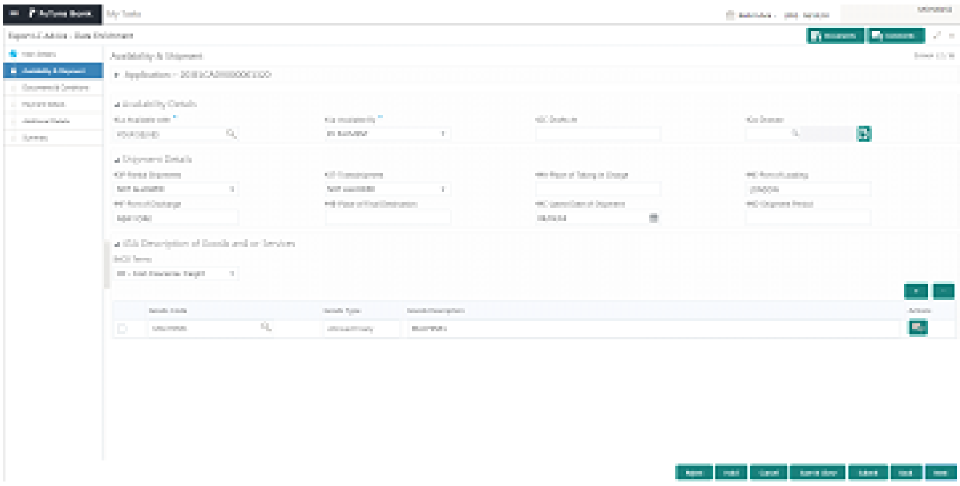
Documents, Checklist & Remarks:

Documents - Nil

Checklist:

Nil

Remarks: You will be able to capture remarks as well as see remarks made in the earlier screens/stages.



Action Buttons

After providing required data, you will be able to perform any of the below action –

a. **Submit** – This button will be enabled only for Summary screen.

b. **Hold** - You will be able to retain all the entered data and put the task on Hold. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display following Reject Codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You will be able to select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel** -You will be able to cancel the window and return to dashboard. The data input will not be saved.

e. **Back** – You will be able to visit the previous screen

f. **Next** – System will validate that all the mandatory fields are captured and display error if not. System will move the task to the next screen.

1.7.3 Payment

As part of data enrichment, I will process the LC advising request. In case the request is received through online channel, I will verify the details populated.

Description

In Data Enrichment payment screen, you can enter/ verify payment details for Export LC advice.

Application Details

All fields displayed under Application section will be read-only. The data segment is collapsible and you can open or close the data segment.

Payment Details

Period of Presentation:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can input the details if not captured earlier

You can capture in the following format- ((DAYS) (NARRATIVE). The no. of days with narrative available in the LC is entered.

Confirmation Instructions:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can update the details if already captured and input the details if not captured earlier

You can select from the pick List the value CONFIRM/MAY ADD/WITHOUT

Requested Confirmation Party:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can update the details if already captured and input the details if not captured earlier

1. Applicable only from Nov2018

2. Applicable only if field 49 - confirmation instruction is 'confirm' or 'may add'.

3. You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available),

b) Name and address of the bank

On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted. (Applicable even if the advising bank is the confirming bank)

Spl Payment conditions for beneficiary:

This field is applicable only from Nov 2018.

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can update the details if already captured and input the details if not captured earlier.

Spl Payment conditions for receiving bank:

This field is applicable only from Nov 2018.

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can update the details if already captured and input the details if not captured earlier

Reimbursing:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can update the details if already captured and input the details if not captured earlier

a. You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

i) SWIFT code (if available),

ii) Name and address of the bank

On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank's name and address to be defaulted.

Instructions to P/A/N Bank:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can update the details if already captured and input the details if not captured earlier. You can use FFT and modify the description populated.

Advise through Bank:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

If the request is received through non-online channel, you can update the details if already captured and input the details if not captured earlier

You can search through LOV,

Party type with banks will only be displayed in LOV.

The system will display the

a) SWIFT code (if available) ,

b) Name and address of the bank

On selection of the record if swift code is available then swift code will be defaulted, if swift code is not available then the bank’s name and address to be defaulted.

System will validate that there is no value in Advising Bank field.

Sender to Receiver Information:

If the request is received through online Channel (SWIFT MT700), the value available in the incoming message will be displayed here (Read-only).

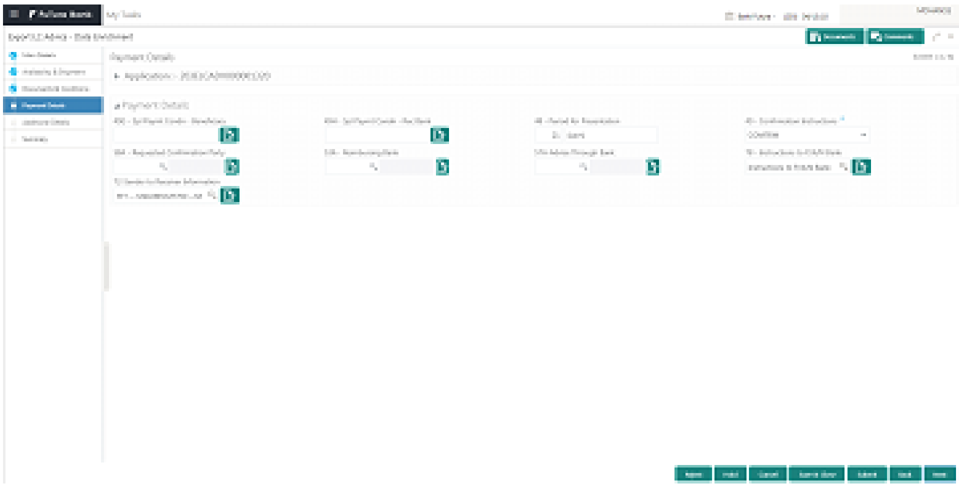
If the request is received through non-online channel, you can update the details if already captured and input the details if not captured earlier

Documents and Checklist:

Documents: No documents to be uploaded in this screen.

Checklist: Nil

Remarks: You will be able to capture remarks as well as see remarks made in the earlier screens/stages.



Action Buttons-

After providing required data you will be able to perform any of the below action –

a. **Submit** – Submit button is enabled only in Summary screen

b. **Hold** - You will be able to retain all the entered data on click of hold. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display the following Reject codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You would be able to select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel -** You will be able to cancel the task window and return to dashboard. The data input will not be saved.

e. **Save and Close** - On click of Save and Close you can close the task and reopen it to work later.

f. **Back** – On click of Back, system will move the task to the previous segment

g. **Next** - On click of Next, system will move the task to the next screen. If mandatory fields are not entered, system will display error.

1.7.4 Document and condition

In Data Enrichment documents and conditions screen you can input/update details for Export LC Advise

Application Details

All fields displayed under Application section will be read-only. The data segment is collapsible and you can open or close the data segment.

Documents and Conditions

Documents Required:

If the request is received through Online Channel (SWIFT MT 700) – System will default the details received in the Description column. Based on the details populated, you can go and pick corresponding values for Document code, originals and copy.

You can further edit (add or remove) the documents and or document description as per requirement. System to display override if both 'BL' and 'Airway Bill' are chosen.

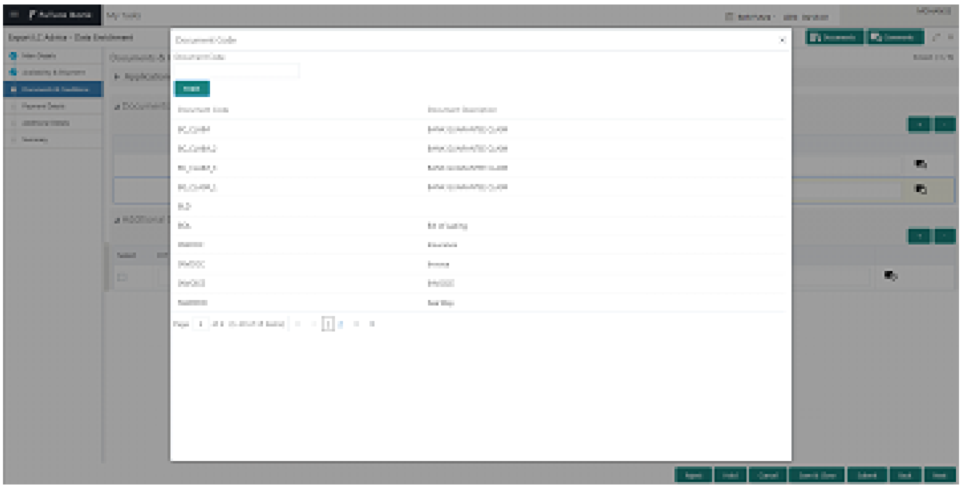
If the request is received through Non-Online Channels- Based on the ‘Product’ selected, system will default the documents required under the LC. You can edit the details, delete an existing document and add additional documents to the defaulted list. You can further edit (add or remove) the documents and or document description as per requirement. System to display override if both 'BL' and 'Airway Bill' are chosen.

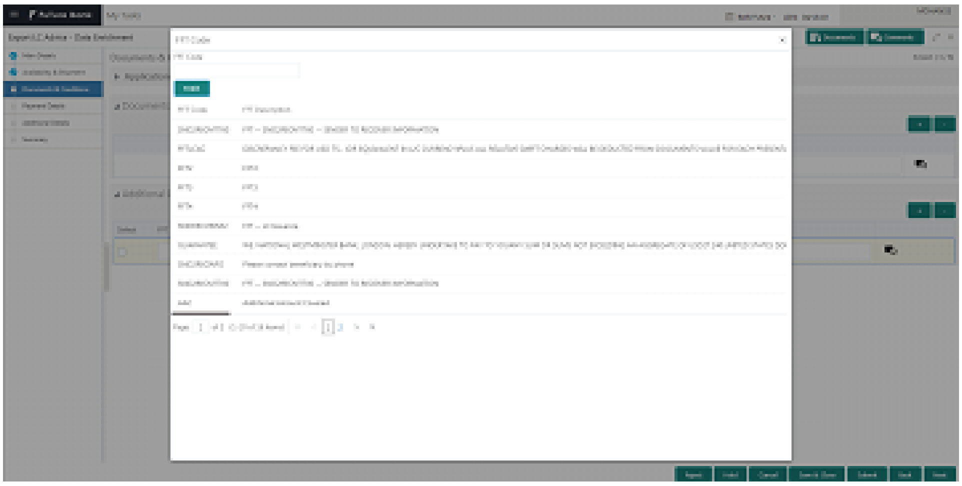
Additional Conditions:

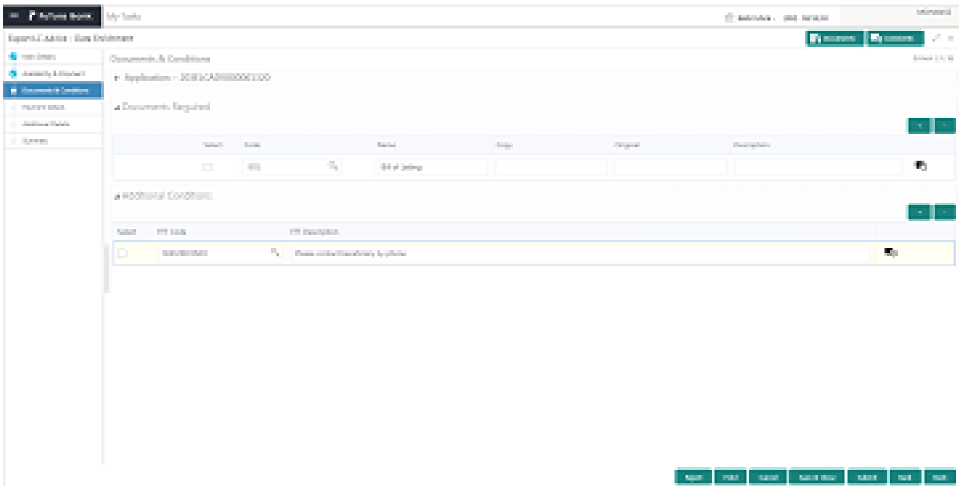
If the request is received through Online Channel (SWIFT MT 700) – System will default the details received in the description column. System will parse the additional conditions required field into multiple line items and populate each line item as a separate description. You can read the description make any changes required to the description. You will be able to add more conditions.

If the request is received from non-online channel- You will be able to use FFT to capture additional conditions. You can edit the description populated from FFT.

You will also be able to add additional FFT to the request received through both online and non online channels.







Action Buttons

After providing required data you will be able to perform any of the below action –

a. **Submit** – Submit button is enabled only in Summary screen

b. **Hold** - You will be able to retain all the entered data on click of hold. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display the following Reject codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You would be able to select a Reject code and give a Reject Description. Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel -** You will be able to cancel the task and return to dashboard. The data input will not be saved.

e. **Save and Close** - On click of Save and Close you can close the task and reopen it to work later.

f. **Back** – On click of Back, system will move the task to the previous segment

g. **Next** - On click of Next, system will move the task to the next screen. If mandatory fields are not entered, system will display error.

1.7.5 Additional

In this screen, you can verify and update the basic details in the Additional Details related fields.

Application Details

All fields displayed under Application section will be read-only. The data segment is collapsible and you can open or close the data segment.

Limit Details

Limit Details will be available in a tile within the Additional details screen. You can drill down from the tile and the screen will open for you to capture details. This is a multi-grid section with facility to attach more than one line.

Customer ID: Issuing Bank customer ID will get defaulted.

Line ID: The various lines available and mapped under the customer id gets listed in the dropdown and you can choose. LINE ID-DESCRIPTION will be available for selection along with Line ID. When you click on 'verify', the system will return value if the limit check was successful or Limit not Available, if limit check fails, and the outstanding limit after the transaction value will be shown in the limit outstanding amount.

Contribution %: System will default this to 100%. You can change this. If contribution is more than 100%, system will display a override.

Once contribution % is input system will default the amount.

System to validate that Limit Contribution% plus Collateral % is equal to 100 and if it is less system will display override.

C**ontribution Currency**: The LC currency will be defaulted in this field

Contribution Amount: System will populate this based on the contribution %

Limit Check Response: Response can be ‘Success’ or ‘Limit not Available’ (on click of Verify)

Limit Available Amount: This field will display the value of available limit, i.e., limit available without any earmark. (On click of Verify)

b. **Collateral Details**

Collateral Type: Cash Collateral (CASA) will be the default value available as collateral type. You can select either Cash Collateral or Deposits

Collateral %: You will enter the percentage of collateral to be linked to this transaction. If the value is more than 100% system will display override message.

Once collateral % is input system will default the amount.

System to validate that Limit Contribution% plus Collateral % is equal to 100. If the total is less than 100, system will display override.

Currency: The LC currency will be defaulted in this field

Contribution Amount: System will default the amount based on collateral %

Settlement Account: The CASA accounts of the issuing bank will be listed and you can choose the settlement account. You can verify the balance available in the settlement account by clicking on verify balance button.

Settlement Account Branch: This field defaults the branch in which the selected settlement account is maintained

Charges Details

After payment, on selecting <Next> and landing on the additional tab, the default commission, charges and tax if any will get populated.

If default charges are available under the product, they will be defaulted here with values. If customer or customer group specific charges are maintained, then the same will be defaulted from backend system.

Currency: System will default the currency in which the charges have to be collected

Amount: An amount that is maintained under the product code defaults in this field.

Modified Amount: From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.

Billing: If charges are handled by separate billing engine, then by selecting billing the details will be available for billing engine for further processing

Defer: You can defer the charges by checking this check box.

Waive: You can waive the charges by checking this.

If you change the defaulted charging to defer or billing or waive, system will capture the user details and the modification details in the 'Remarks' place holder.

Charge Party: Charge party will be Applicant by Default. You can change the value to Beneficiary

Commission Details

If default commission is available under the product, it will be defaulted here with values.

Currency: System defaults the currency in which the Commission has to be collected

Amount: An amount that is maintained under the product code defaults in this field.

Modified Amount: From the default value, if the rate is changed or the amount is changed, the same is updated in the modified amount field.

Rate: System defaults from product. You can change the rate.

Billing: If charges/commission is handled by separate billing engine, then by selecting billing the details to be available for billing engine for further processing

Defer: If charges/commissions has to be deferred and collected at any future step, You can select this check box.

Waive: You can waive charges/commission by checking box.

If you change the defaulted Commission to defer or billing or waive, system will capture the user details and the modification details in the 'Remarks' place holder.

Charge Party: Charge party will be 'Applicant' by Default. You can change the value to Beneficiary

Tax Details

The tax component is calculated based on the commission. The tax component defaults if maintained in the product level. Tax detail cannot be updated by you and any change in Tax amount on account of modification of charges/ commission will be available on click of Re-Calculate button or on hand off to back-end system.

Currency: The tax currency is the same as the commission currency.

Amount: System defaults the tax amount based on the percentage of commission maintained.

71B- Charges from Beneficiary: You can input the amount to be collected from beneficiary on account of this transaction.

Revolving Details

If an LC is a revolving LC, the revolving details that are usually mentioned in the additional conditions field. You can verify the same and enter the details below. All the fields are optional.

Revolving: You can select if the LC is revolving or not using the slider button.

Revolving In: The LC can revolve with Time or Units. You can select the mode of revolving in this field.

Revolve Units: You can capture the units by which the LC revolves.

Revolving Frequency: In case the LC revolves with time, then this field will be updated. You can capture the frequency in days and months by which the LC revolves.

Next reinstatement date: Not Applicable

Cumulative: Not Applicable

Automatic reinstatement: Not Applicable.

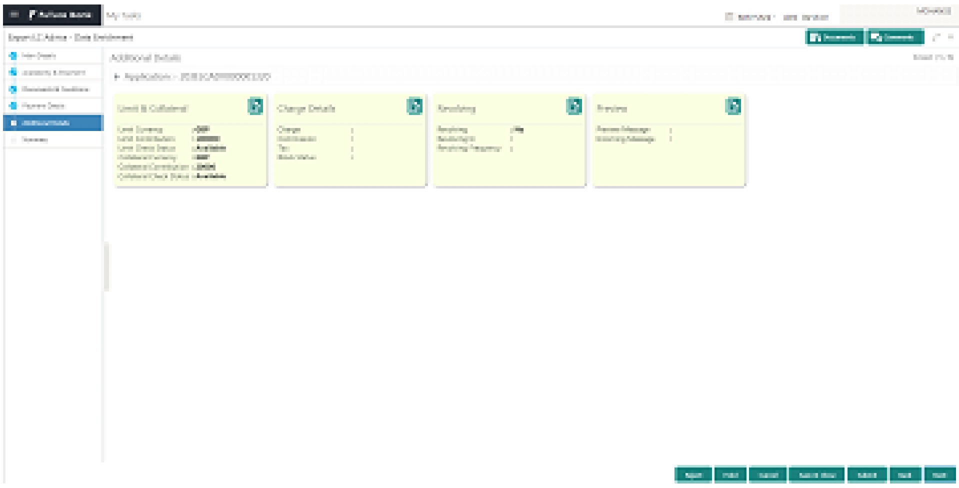
Advice Preview

Once you click on Advice Preview edit window, system will display the advice preview window. System will default the language as ‘English’ and the draft of LC acknowledgement message that will be sent to the Issuing bank will be populated in the message window.

Documents and Checklist:

Documents: No documents are required to be uploaded in this stage.

Checklists: Nil



Action Buttons

After providing required data you will be able to perform any of the below action –

After providing required data you will be able to perform any of the below action –

a.**Submit** – Submit button will not be enabled in this screen.

b **Hold** - You will be able to retain all the entered data and can put the task on ‘Hold’. Task will remain in Pending state.

c.**Reject** - On click of Reject, system will display the following Reject codes.

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select one of the Reject codes and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

Cancel - You will be able to cancel the task window and return to dashboard. The data input will not be saved.

Save and Close - On click of Save and Close you will be able to close the task and reopen it to work later.

Back – On click of Back, system will move the task to the previous segment

Next - On click of Next, system will move the task to the next data segment. System will validate that all mandatory fields have value and display an error if any mandatory field has not been captured.

1.7.6 Summary

You can have a summary view of the data enrichments screens in tile format. You can select a tile to view/update details.

The tiles will display a list of important fields with values. You will be also able to drill down from summary Tiles into respective data segments.

Tiles Displayed in Summary

Main- You will be able to see details about application details and LC details. You will be able to modify details if required.

Party Details – You will be able to see the party details like beneficiary, advising bank etc.

Availability and Shipment- You will be able to see already captured availability and shipment details. You will be able to modify details if required.

Payments- You will be able to see all details related to payments. You will be able to modify any details if required.

Limits and Collaterals- You will be able to see captured details of limits and collateral. You will be able to update data of any field in details.

Charges- You will be able to see details provided for charges. You will be able to update the details if required.

Documents and Conditions – You will be able to see the Documents required grid and the additional conditions grid. You will be able to update the details if required.

Preview Message – You will be able to see the preview details grid

Compliance – You will be able to see the compliance details tiles. The status will be verified for KYC and to be initiated for AML and Sanction Checks.

Documents - You will be able to verify already attached documents.

Checklist – Nil

Remarks – You will be able to see remarks captured in other stages.

Action Buttons

a. **Submit** - On Submit, system will validate for all mandatory field values and the task will move to the next logical stage. If you submit without visiting other mandatory hops, then error message will be displayed and force you to visit mandatory tabs/update mandatory fields

b. **Hold** - You will be able to retain all the entered data and can put the task on 'Hold'. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display the following Reject codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You can select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel** - You will be able to cancel the task and return to dashboard. The data input will not be saved.

e. **Save and Close** - On click of Save and Close you will be able to close the task and reopen it to work later.

f. **Back** – On click of Back, system will move the task to the previous segment

1.8 Multilevel Approval

You can view the summary of details updated in approval stage of Export LC Advise request

Description

Approval can involve one or more users. If you are the first user, you will also be required to Re-key some of the critical field values before you can view the entire task and approve. Subsequent approvers are just required to view the task and approve.

Authorization Re-Key

As an approver, you will be able to open the import LC application document from the Documents window and re-key some of the critical field values from the request in the Re-key screen. System will validate that the re-key values are equal to the values captured in the screen by you. If the values captured match with the values available in the screen, system will allow you to open the transaction screens for further verification. If the re-key values are different from the values captured by you, then system will display an error message. Some of the fields below will dynamically be available for re-key.

Field Name
Applicant Name
LC CCY, Amount
Beneficiary Name
Expiry Date
Issuing Bank

Tiles Displayed in Summary

Main- You will be able to see details about application details and LC details.

Party Details – You will be able to see the party details like beneficiary, advising bank etc.

Availability and Shipment- You will be able to see already captured availability and shipment details

Payments- You will be able to see all details related to payments.

Limits and Collaterals- You will be able to see captured details of limits and collateral.

Charges- You will be able to see details provided for charges

Documents and Conditions – You will be able to see the Documents required grid and the additional conditions grid

Preview Message – You will be able to see the preview details grid

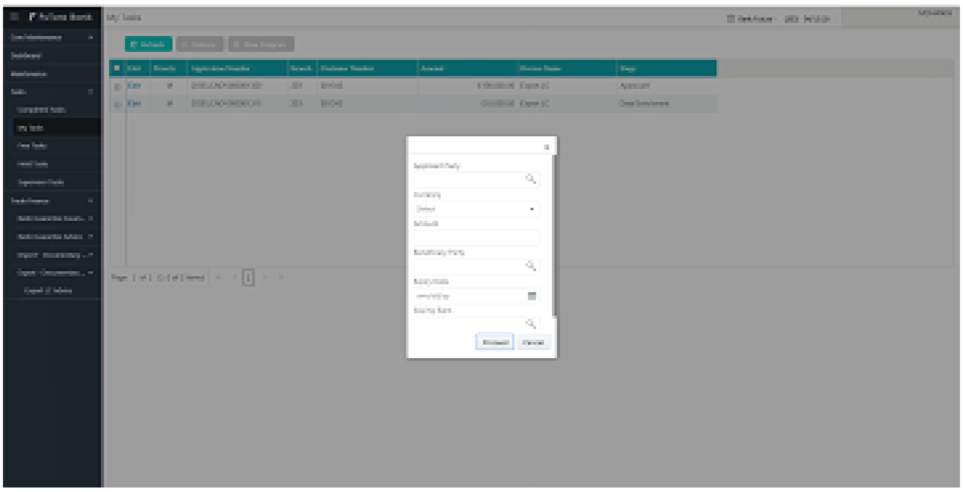
Compliance – You will be able to see the compliance details tiles. The status will be verified for KYC, AML and Sanction Checks.

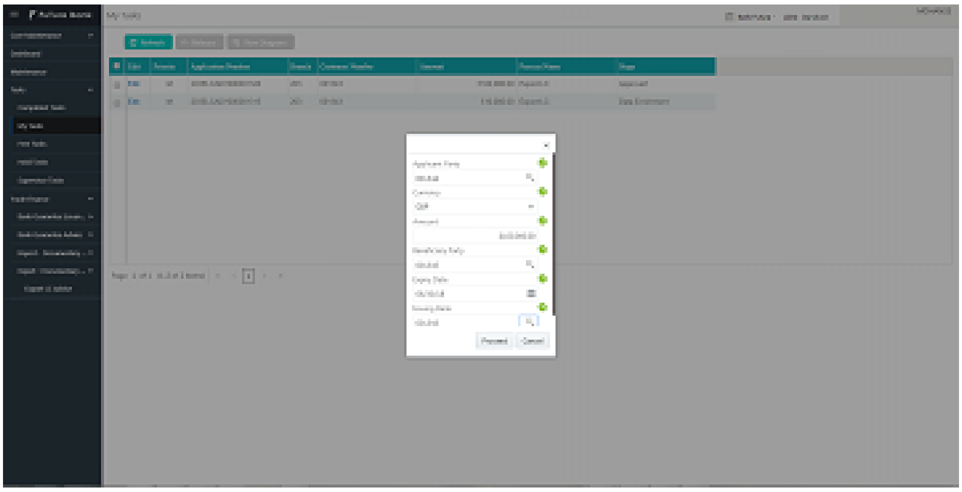
Documents – You will be able to verify all the documents uploaded.

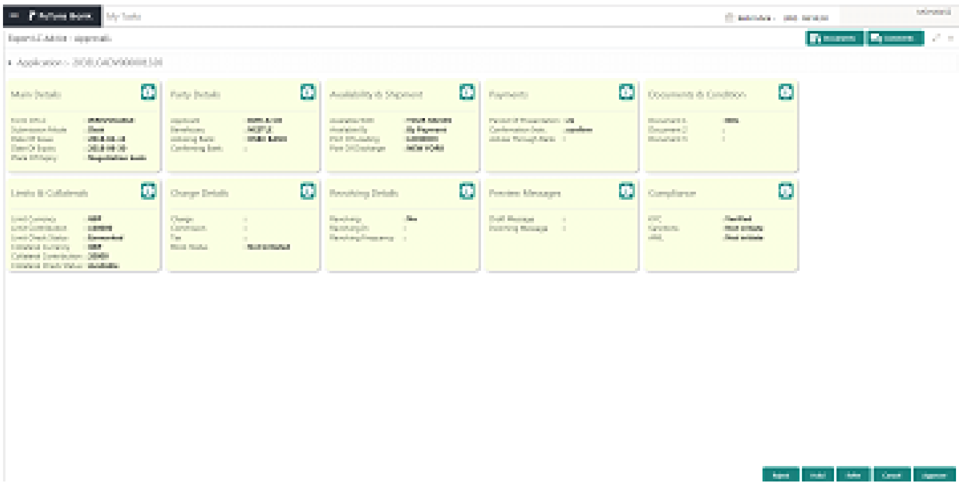
Remarks – You can see the Remarks captured by other users and input additional remarks if any.

Based on the transaction value, there can be one or more approvers.

After verification, on submit the transaction is approved and if there are additional approvals, the task will move to the next approver. After all approvals, the system will hand-off the transaction details to the back end system for posting**.**







Action Buttons

Submit - On Submit, system will move the task move to the next logical stage. If there are more approvers, task will move to the next approver for approval. If there are no more approvers, the transaction is handed off to the back end system for posting.

b. **Hold** - You will be able to retain all the entered data and put the task on 'Hold'. Task will remain in Pending state.

c. **Reject** - On click of Reject, system will display following Reject codes:

R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You would be able to select a Reject code and give a Reject Description.

Other users will be able to see the reject reason in remarks window throughout the process

d. **Cancel** - You will be able to cancel the task window and return to dashboard. The data input will not be saved.

e **Refer** - You will be able to refer the task back to the DE user. System will display the following Refer Codes: R1- Documents missing, R2- Signature Missing, R3- Input Error, R4- Insufficient Balance- Limits, R5 - Others. You would be able to select a Refer code and give a Refer Description

1.9 Reject Approval

A transaction can be rejected at the scrutiny, data enrichment, approval and other exception stages

As a Reject approver, you can review a transaction rejected and waiting for reject confirmation from you.

Description –

As a user when you log in into OBTFPM system, you will be able to see the reject approval tasks for Export LC Advising in your queue. On opening the task, you will see summary tiles. The tiles will display a list of important fields with values.

The tile containing the screen from where the reject was triggered will be highlighted in red.

You will be also able to drill down from reject summary tiles into respective data segments where you can verify the details of all fields under the data segment.

Application Details –

The application details data segment would have values for requests received from both non-online and online channels.

Below the application header, you will be able to see all the tiles displayed in summary. The data captured during handling of the transaction until the stage when reject is given will be available in the summary tile. Other fields will be blank when verified from summary tile.

The data segment in which the task was rejected will have its tiles highlighted in a different color (red).

Tiles Displayed in Summary

Main- You will be able to see details about application details and LC details

Party Details – You will be able to see the party details like beneficiary, advising bank etc.

Availability and Shipment- You will be able to see already captured availability and shipment details.

Payments- You will be able to see all details related to payments

Limits and Collaterals- You will be able to see captured details of limits and collateral

Charges- You will be able to see details for charges, commission and tax.

Documents and Conditions – You will be able to see the Documents required grid and the additional conditions grid. You will be able to update the details if required.

Preview Message – You will be able to see the message preview details

Compliance – You will be able to see the compliance details tiles.

Documents – As a Reject Approval user, you will be able to view the documents uploaded in the system.

Remarks: As a Reject approval user, you will be able to view the remarks captured in the process during earlier stages. You will also be able to see the Reject code with reason for rejection in the Remarks column

Action Buttons

After providing required data, you will be able to perform any of the below action –

Hold - You will be able to put the transaction on ‘Hold’. Task will remain in Pending state.

Rejet Approve - On click of Reject approve, the transaction is rejected.

Reject Decline - On click of Reject Decline, the task moves back to the stage where it was rejected. You can update the reason for reject decline in remarks.

Cancel - You will be able to cancel the window and return to dashboard. The data input will not be saved.

1.10 Reference and Feedback

References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Procedure User Guide
- Oracle Banking Common Core

Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

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